

## CLAIMS

We claim:

1. A method of electronically providing financial advice to a user, comprising:
  - a. receiving personal data from the user;
  - b. receiving financial objective data relating to one or more financial objectives from the user;
  - c. storing one or more financial rules;
  - d. processing said personal data and financial objective data according to said financial rules so as to determine the suitability of the financial objective data to the personal data; and
  - e. if the financial objective data is determined, at step d, not to be suited to the personal data, transmitting a request to the user to confirm the data received from the user.
2. A method according to claim 1, including, after step e, receiving a confirmation of the data from the user, and electronically providing financial advice to the user on the basis of the personal data and financial objective data received at steps a and b.
3. A method according to claim 1, including, after step e, receiving amended personal data and/or financial objective data from the user, and electronically providing financial advice to the user on the basis of the personal data and financial data incorporating said amended personal data and/or financial objective data.
4. A method according to claim 2, including storing a request indication that the request to confirm was sent to the user and a confirmation indication of the

confirmation by the user, and presenting the request indication and the confirmation indication when the financial advice is electronically provided to the user.

5. A method of electronically providing financial advice to a user, comprising:
  - a. receiving personal data from the user;
  - b. receiving financial objective data relating to one or more financial objectives from the user;
  - c. storing one or more financial rules;
  - d. processing said personal data and financial objective data according to said financial rules so as to determine the suitability of the financial objective data to the personal data; and
  - e. if the financial objective data is determined, at step d, not to be suited to the personal data, initiating a communication between the user and a financial adviser.
6. A method according to claim 5, wherein said communication is initiated by presenting an electronic form to the user for the collection of additional data.
7. A method according to claim 5, wherein said communication comprises a real-time, text-based duplex communication.
8. A method according to claim 5, wherein said communication is initiated by presenting to the user a request form for a telephone-based interaction.
9. A method of receiving financial advice from an electronic apparatus, comprising:
  - a. sending personal data to an electronic apparatus;
  - b. sending financial objective data relating to one or more financial objectives to the electronic apparatus; and

c. if said personal data is determined by the electronic apparatus not to be suited to said financial objective data according to financial rules stored by the electronic apparatus, receiving a request to confirm the data sent to the electronic apparatus.

10. A method according to claim 9, including, after step c, sending a confirmation of the data to the electronic apparatus, and electronically receiving financial advice from the electronic apparatus on the basis of the personal data and financial objective data sent at steps a and b.

11. A method according to claim 9, including, after step c, sending amended personal data and/or financial objective data to the electronic apparatus, and receiving financial advice from the electronic apparatus on the basis of the personal data and financial data incorporating said amended personal data and/or financial objective data.

12. A method according to claim 10, including receiving an indication that said confirmation was sent when receiving the financial advice.

13. A method of receiving financial advice from an electronic apparatus, comprising:

- a. sending personal data to an electronic apparatus;
- b. sending financial objective data relating to one or more financial objectives to the electronic apparatus; and

c. if said personal data is determined by the electronic apparatus not to be suited to said financial objective data according to financial rules stored by the electronic apparatus, receiving an initiation of a communication with a financial adviser.

14. A method according to claim 13, wherein said initiation comprises an electronic form for the collection of additional data.

15. A method according to claim 13, wherein said communication comprises a real-time, text-based duplex communication.
16. A method according to claim 13, wherein said initiation comprises a request form for a telephone-based interaction.
17. A method of electronically providing financial advice to a user, comprising:
- a. receiving personal data from a user;
  - b. receiving financial objective data relating to one or more financial objectives of the user;
  - c. storing one or more financial rules;
  - d. storing financial data not specific to said user;
  - e. in response to a change in any of said personal data, financial objective data, financial rules or financial data, processing said personal data, financial objective data and financial data according to said financial rules so as to generate said financial advice, and
  - f. transmitting said financial advice to the user.
18. A method according to claim 17, wherein step e is performed in response to a change in said financial data.
19. A method according to claim 17, including determining whether said change requires the generation of financial advice, wherein steps e and f are performed only if the generation of financial advice is determined to be required.
20. A method of electronically providing financial advice to a user, comprising:
- a. receiving personal data from a user;

- b. receiving financial objective data relating to one or more financial objectives of the user;
- c. storing one or more financial rules including expected personal data values;
- d. storing text passages including variables;
- e. compiling said financial advice by matching said personal data to said expected personal data values so as to select one or more of said business rules, applying said selected one or more business rules so as to select one or more of said text passages, calculating values of the variables of the selected text passages, and compiling said selected text passages and calculated values to generate a financial advice document; and
- f. transmitting said financial advice document to the user.

21. A method of electronically providing financial advice to a user, comprising:

- a. receiving personal data from a user;
- b. receiving financial objective data relating to one or more financial objectives from the user;
- c. storing one or more financial rules;
- d. processing said personal data and financial objective data according to said financial rules so as to generate said financial advice; and
- e. transmitting said advice to the user;

wherein the generated financial advice, the values of the personal data and financial objective data from which the financial advice was generated are stored so as to be accessible subsequent to said financial advice being transmitted to the user.

22. A method according to claim 21, wherein the state of the financial rules is stored so as to be accessible subsequent to said financial advice being transmitted to the user.

23. A method according to claim 21, wherein the user is presented with the terms and conditions of receiving the financial advice prior to step e, and step e is performed only if an acceptance of the terms and conditions is received from the user.

24. A method according to any one of claims 1, 5, 17, 20 and 21, wherein the data is received from the user and the financial advice is provided to the user over a communications network.

25. A method according to claim 24, wherein said network is a public packet-switched network.

26. A method according to claim 9 or 13, wherein said data is sent and the financial advice is received over a communications network.

27. A method according to claim 26, wherein said network is a public packet-switched network.

28. A method according to claim 27, wherein said electronic apparatus is a server.

29. A computer program arranged to perform the method of any one of claims 1, 5, 17, 20 and 21 when executed by a suitably arranged computer.

30. A carrier bearing a computer program according to claim 29.

31. A system for providing financial advice automatically to a user terminal from a server connected to a network, comprising:

a. a database storing personal data and financial objective data relating to one or more financial objectives of the user, received from the user over the network;

b. a rules engine storing one or more financial rules and processing said personal data and financial objective data according to said financial rules so as to determine the suitability of the financial objective data to the personal data; and

c. a communications interface connected to the network, for transmitting a request to the user to confirm the data received from the user if the rules engine determines that the financial objective data is not suited to the personal data.

32. A system for providing financial advice automatically to a user terminal from a server connected to a network, comprising:

a. a database storing personal data and financial objective data relating to one or more financial objectives of a user, received from the user over the network;

b. a rules engine storing one or more financial rules and processing said personal data and financial objective data according to said financial rules so as to determine the suitability of the financial objective data to the personal data; and

c. a communications interface for initiating a communication between the user and a financial adviser if the rules engine determines that the financial objective data is not suited to the personal data.

33. A system for providing financial advice automatically to a user terminal from a server connected to a network, comprising:

a. a database storing personal data and financial objective data relating to one or more financial objectives of a user, received from the user over the network;

b. a database storing financial data not specific to said user;

c. a rules engine storing one or more financial rules and processing said personal data and financial objective data according to said financial rules in response to a change in any of said personal data, financial objective data, financial rules or financial data so as to generate said financial advice, and

d. a communications interface connected to the network for transmitting said financial advice to the user.

34. A system for providing financial advice automatically to a user terminal from a server connected to a network, comprising:

a. a database storing personal data and financial objective data relating to one or more financial objectives of the user, received from the user over the network;

b. a rules engine storing one or more financial rules including expected personal data values;

c. a database storing text passages including variables;

d. a compiler for compiling said financial advice by matching said personal data to said expected personal data values so as to select one or more of said business rules, applying said selected one or more business rules so as to select one or more of said text passages, calculating values of the variables of the selected text passages, and compiling said selected text passages and calculated values to generate a financial advice document; and

e. a communications interface connected to the network for transmitting said financial advice to the user.

35. A system for providing financial advice automatically to a user terminal from a server connected to a network, comprising:

a. a database storing personal data and financial objective data relating to one or more financial objectives of the user, received from the user over the network;

b. a rules engine storing one or more financial rules and processing said personal data and financial objective data according to said financial rules so as to generate said financial advice;



c. a communications interface connected to the network for transmitting said advice to the user; and

d. a store for storing the generated financial advice, the values of the personal data and financial objective data from which the financial advice was generated, so as to be accessible subsequent to said financial advice being transmitted to the user.